Richard Saunders
1804

THE WAY TO WEALTH,

AS CLEARLY SHEWN IN THE

PREFACE

OF AN OLD

PENNSYLVANIA ALMANACK,

INTITLED,

POOR RICHARD IMPROVED.

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COURTEOUS READER,

I HAVE heard, that nothing gives an author ſo great pleaſure, as to find his works reſpectfully quoted by others. Judge, then, how much I muſt have been gratified, by an incident I am going to relate to you. I ſtopped my horſe lately, where a great number of people were collected, at an auction of merchants goods. The hour of the ſale not being come, they were converſing on the badneſs of the times; and one of the company called to a plain clean old man, with white locks, "Pray, father Abraham, what think you of the times? will not theſe heavy taxes quite ruin the country? how ſhall we be ever able to pay them? what would you

adviſe us to?"—Father Abraham ſtood up, and replied, "If you would have my advice, I will give it you in ſhort, for "a word to the wiſe is enough," as Poor Richard ſays. They joined in deſiring him to ſpeak his mind; and gathering round him, he proceeded as follows:

FRIENDS, (ſays he) the taxes are, indeed, very heavy, and if thoſe laid on by the government were the only ones we had to pay, we might more eaſily diſcharge them; but we have many others, and much more grievous to ſome of us. We are taxed twice as much by our idleneſs, three times as much by our pride, and four times as much by our folly; and from theſe taxes the commiſſioners can not eaſe or deliver us, by allowing an abatement. However, let us hearken to good advice, and ſomething may be done for us; "God helps them that help themſelves," as Poor Richard ſays. It would be thought a hard government that ſhould tax its people one tenth part of their time, to be employed in its ſervice: but idleneſs taxes many of us much more; ſloth, by bringing on diſeaſes, abſolutely ſhortens life. "Sloth, like ruſt, conſumes faſter than labour wears; while the uſed key is always bright," as Poor Richard ſays. "But do'ſt thou love life, then do not ſquander time, for that is the ſtuff life is made of,"

of," as Poor Richard ſays. How much more than is neceſſary do we ſpend in ſleep! forgetting that "The ſleeping fox catches no poultry, and that there will be ſleeping enough in the grave," as Poor Richard ſays. "If time be of all things the moſt precious, waſting time muſt be (as Poor Richard ſays) the greateſt prodigality;" ſince, as he elſewhere tells us, "loſt time is never found again; and what we call time enough, always proves little enough:" Let us then up and be doing, and doing to the purpoſe; ſo by diligence ſhall we do more with leſs perplexity. "Sloth makes all things difficult, but induſtry all eaſy; and he that riſeth late, muſt trot all day, and ſhall ſcarce overtake his buſineſs at night; while lazineſs travels ſo ſlowly, that poverty ſoon overtakes him. Drive thy buſineſs, let not that drive thee; and early to bed, and early to riſe, makes a man healthy, wealthy, and wiſe," as Poor Richard ſays. So what ſignifies wiſhing and hoping for better times? We may make theſe times better, if we beſtir ourſelves. "Induſtry need not wiſh; and he that lives upon hope, will die faſting." There are no gains without pains; then "help hands, for I have no lands;" or, if I have, they are ſmartly taxed. He that hath a trade, hath an eſtate; and he that hath a calling, hath an office of profit and honour," as Poor Richard ſays; but then the trade muſt

be worked at, and the calling well followed, or neither the eſtate nor the office will enable us to pay our taxes. If we are induſtrious, we ſhall never ſtarve; for "At the working man's houſe, hunger looks in, but dares not enter." Nor will the bailiff or the conſtable enter, for "Induſtry pays debts, while deſpair increaſeth them." What though you have found no treaſure, nor has any rich relation left you a legacy, "Diligence is the mother of good luck, and God gives all things to induſtry."

"Then plough deep, while ſluggards ſleep,
And you ſhall have corn to ſell and to keep."

"Work while it is called to-day, for you know not how much you may be hindred to-morrow," as Poor Richard ſays; and farther, "Never leave that till to-morrow, which you can do to-day."

If you were a ſervant, would you not be aſhamed that a good maſter ſhould catch you idle? are you then your own maſter? be aſhamed to catch yourſelf idle when there is ſo much to be done for yourſelf, your family, your country, and your king. Handle your tools without mittens; remember, that "The cat in gloves catches no mice," as Poor Richard ſays. It is true, there is much to be done, and, perhaps, you are weak handed; but

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ſtick to it ſteadily, and you will ſee great effects; for "conſtant dropping wears away ſtones;" and, "by diligence and patience the mouſe eat in two the cable; and, little ſtrokes fell great oaks."

Methinks I hear ſome of you ſay, "muſt a man afford himſelf no leiſure?"—I will tell thee, my friend, what Poor Richard ſays; "Employ thy time well, if thou meaneſt to gain leiſure; and ſince thou art not ſure of a minute, throw not away an hour." Leiſure is time for doing ſomething uſeful; this leiſure the diligent man will obtain, but the lazy man never; for, "a life of leiſure and a life of lazineſs, are two things." Many, without labour, would live by their wits only, but they break for want of ſtock; whereas induſtry gives comfort, and plenty, and reſpect. "Fly pleaſures, and they will follow you. The diligent ſpinner has a large ſhift; and, now I have a ſheep and a cow, every body bids me good-morrow."

But with our induſtry we muſt likewiſe be ſteady, ſettled, and careful, and overſee our own affairs, with our own eyes, and not truſt too much to others; for, as Poor Richard ſays,

"I never ſaw an oft'-removed tree,
Nor yet an oft-removed family,
That throve ſo well as thoſe that ſettled be."

And again "Three removes is as bad as a fire;" and again, "Keep thy ſhop, and thy ſhop will keep thee;" and again, "If you would have your buſineſs done, go; if not, ſend." And again,

"He that by the plough would thrive,
Himſelf muſt either hold or drive."

And again, "The eye of a maſter will do more work than both his hands;" and "Want of care does us more damage than want of knowledge;" and again, "Not to overſee workmen, is to leave them your purſe open." Truſting too much to others care is the ruin of many; for "In the affairs of this world, men are ſaved, not by faith, but by the want of it:" But a man's own care is profitable; for "If you would have a faithful ſervant, and one that you like, ſerve yourſelf. A little neglect may breed great miſchief; for want of a nail the ſhoe was loſt; for want of a ſhoe the horſe was loſt; and for want of a horſe the rider was loſt, being overtaken and ſlain by the enemy; all for want of a little care about a horſe-ſhoe-nail." So much for induſtry, my friends, and attention to one's own buſineſs; but to theſe we muſt add frugality, if we would make our induſtry more certainly ſucceſsful. A man may, if he knows not how to ſave as he gets, "Keep his noſe all his life to the grind-ſtone, and

die not worth a groat at laſt. A fat kitchen makes a lean will;" and

"Many eſtates are ſpent in the getting,
Since women for tea forſook ſpinning and [knitting,
"And men for punch forſook hewing and [ſplitting."

"If you would be wealthy, think of ſaving, as well as of getting. The Indies have not made Spain rich, becauſe her out-goes are greater than her incomes."

Away, then, with your expenſive follies, and you will then not have ſo much cauſe to complain of hard times, heavy taxes, and chargeable families; for,

"Women and wine, game and deceit,
Make the wealth ſmall, and the want [great."

And farther, "What maintains one vice, would bring up two children."

You may think perhaps, that a little tea, or a little punch now and then, diet a little more coſtly, cloaths a little finer, and a little entertainment now and then, can be no great matter; but remember, "Many a little, makes a mickle."

Beware of little expences; "A ſmall leak will ſink a great ſhip," as Poor Richard ſays; and

and again, "Who dainties love, shall beggars prove;" and moreover, "Fools make feasts, and wise men eat them."

Here you are all got together to this sale of fineries and nick-knacks: you call them goods; but if you do not take care, they will prove evils to some of you. You expect they will be sold cheap, and, perhaps, they may, for less than they cost; but, if you have no occasion, they must be dear to you. Remember what Poor Richard says, "Buy what thou hast no need of, and e're long thou shalt sell thy necessaries." And again,

"At a great pennyworth pause a while."

He means, that perhaps the cheapness is apparent only, and not real; or the bargain, by straitening thee in thy business, may do thee more harm than good. For in another place he says, "Many have been ruined by buying good pennyworths." Again, "It is foolish to lay out money in a purchase of repentance;" and yet this folly is practised every day at auctions, for want of minding the almanack.

Many a one, for the sake of finery on the back, have gone with a hungry belly, and half starved their families; "Silks and sattins, scarlet and velvets, put out the kitchen fire," as

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Poor Richard ſays. Theſe are not the neceſſaries of life; they can ſcarcely be called the conveniencies; and yet only becauſe they look pretty, how many want to have them? By theſe, and other extravagancies, the genteel are reduced to poverty, and forced to borrow of thoſe whom they formerly deſpiſed, but who, through induſtry and frugality, have maintained their ſtanding; in which caſe it appears plainly, that "A ploughman on his legs is higher than a gentleman on his knees," as poor Richard ſays. Perhaps they have had a ſmall eſtate left them, which they knew not the getting of; they think "It is day, and will never be night;" That a little to be ſpent out of ſo much is not worth minding; but "Always taking out of the meal tub, and never putting in, ſoon comes to the bottom," as Poor Richard ſays; and then, "When the well is dry, they know the worth of water." But this they might have known before, if they had taken his advice: "If you would know the value of money, go and try to borrow ſome; for, he that goes a borrowing, goes a ſorrowing," as Poor Richard ſays; and indeed, ſo does he that lends to ſuch people, when he goes to get it in again.——

Poor Dick farther adviſes and ſays,

"Fond pride of dreſs is ſure a very curſe;
E're fancy you conſult, conſult your purſe."

And

And again, "Pride is as loud a beggar as want, and a great deal more ſaucy." When you have bought one fine thing, you muſt buy ten more, that your appearance may be all of a piece; but Poor Dick ſays, "It is eaſier to ſuppreſs the firſt deſire, than to ſatisfy all that follow it."

And it is as truly folly for the poor to ape the rich, as for the frog to ſwell, in order to equal the ox.

"Veſſels large may venture more,
But little boats ſhould keep near ſhore."

It is, however, a folly ſoon puniſhed; for, as Poor Richard ſays, "Pride that dines on vanity, ſups on contempt; pride breakfaſted with plenty, dined with poverty, and ſupped with infamy." And, after all, of what uſe is this pride of appearance, for which ſo much is riſked, ſo much is ſuffered? It can not promote health, nor eaſe pain; it makes no increaſe of merit in the perſon; it creates envy, it haſtens misfortune. But what madneſs muſt it be to run in debt for theſe ſuperfluities? We are offered, by the terms of this ſale, ſix months credit; and that perhaps, has induced ſome of us to attend it, becauſe we cannot ſpare the ready money, and hope now to be fine without it. But, ah! think what you do, when you run in debt; you give another

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the power over your liberty. If you cannot pay at the time, you will be aſhamed to ſee your creditor; you will be in fear when you ſpeak to him; you will make poor pitiful ſneaking excuſes, and by degrees, come to loſe your veracity, and ſink into baſe, downright lying; for, "The ſecond vice is lying, the firſt is running in debt," as Poor Richard ſays; and again, to the ſame purpoſe, "Lying rides upon debt's back:" Whereas a free-born Engliſhman ought not to be aſhamed nor afraid to ſee or ſpeak to any man living. But poverty often deprives a man of all ſpirit and virtue: "It is hard for an empty bag to ſtand upright." What would you think of that prince, or of that government, who ſhould iſſue an edict forbidding you to dreſs like a gentleman or gentlewoman, on pain of impriſonment or ſervitude? would you not ſay that you were free, have a right to dreſs as you pleaſe, and that ſuch an edict would be a breach of your privileges, and ſuch a government tyrannical? and yet you are about to put yourſelf under that tyranny, when you run in debt for ſuch dreſs! your creditor has authority at his pleaſure, to deprive you of your liberty, by confining you in a goal for life, or by ſelling you for a ſervant, if you ſhould not be able to pay him. When you have got your bargain, you may perhaps think little of payment; but as Poor Richard ſays, "Creditors have better memo-

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ries than debtors; creditors are a ſuperſtitious ſect, great obſervers of ſet-days and times." The day comes round before you are aware, and the demand is made before you are prepared to ſatisfy it; or, if you bear your debt in mind, the term, which at firſt ſeemed ſo long, will, as it leſſens, appear extreamly ſhort: Time will ſeem to have added wings to his heels as well as his ſhoulders. "Thoſe have a ſhort Lent, who owe money to be paid at Eaſter." At preſent, perhaps, you may think yourſelves in thriving circumſtances, and that you can bear a little extravagance without injury; but,

"For age and want ſave while you may,
No morning ſun laſts a whole day."

Gain may be temporary and uncertain, but ever while you live, expence is conſtant and certain; and, "It is eaſier to build two chimnies, than to keep one in fuel," as Poor Richard ſays: So, "Rather go to bed ſupperleſs, than riſe in debt".

"Get what you can, and what you get hold;
'Tis the ſtone that will turn all your lead
into gold."

And when you have got the philoſopher's ſtone, ſure you will no longer complain of bad times, or the difficulty of paying taxes.

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This doctrine, my friends, is reason and wisdom; but, after all, do not depend too much upon your own industry, and frugality, and prudence, though excellent things; for they may all be blasted, without the blessing of Heaven; and therefore, ask that blessing humbly, and be not uncharitable to those that at present seem to want it, but comfort and help them. Remember, Job suffered, and was afterwards prosperous."

And now to conclude, "Experience keeps a dear school, but fools will learn in no other," (as Poor Richard says) and scarce in that; for, it is true, "We may give advice, but we can not give conduct:" However, remember this, "They that will not be counselled, cannot be helped;" and farther, that "If you will not hear reason, she will surely rap your knuckles," as Poor Richard says.

Thus the old gentleman ended his harangue, the people heard it, and approved the doctrine,—and immediatly practised the contrary, just as if it had been a common sermon; for the auction opened, and they began to buy extravagantly.—I found the good man had thoroughly studied my almanacks, and digested all I had dropt on those topics during the couse of twenty-five years.

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The frequent mention he made of me muſt, have tired any one elſe; but my vanity was wonderfully delighted with it; though I was conſcious, that not a tenth part of the wiſdom was my own, which he aſcribed to me, but rather the the gleanings that I had made of the ſenſe of all ages and nations.

However, I reſolved to be the better for the eccho of it; and though I had at firſt determined to buy ſtuff for a new coat, I went away, reſolved to wear my old one a little longer.

Reader, if thou wilt do the ſame, thy profit will be as great as mine.

I am, as ever,

Thine to ſerve thee,

RICHARD SAUNDERS.